



ONE CITY. ONE JACKSONVILLE.

# YOUR GUIDE TO BENEFITS

Effective January 1 - December 31, 2020





# BENEFITS FOR YOUR BUDGET AND LIFE.

## CAREFULLY DESIGNED WITH YOU IN MIND

We're committed to making sure you get the benefits package that's right for you and your family. Our package combines the peace of mind that comes with excellent medical care.

Annual Enrollment is your chance to ensure that your benefits package is right for you. Medical coverage, dental and vision care, retirement benefits, and life insurance options are built around you and created to keep you in great shape, physically and financially.

Please take the time to read through this booklet and understand all the options available to you. As a whole, we think we've created a benefit package that gives you outstanding support, whether you're at work, at home or even on vacation.

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MAYOR LENNY CURRY

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.

This guide is meant to serve as a summary. If there are differences between this guide and the carrier contract, the contract will govern.



# SELECTING YOUR PLANS

## When you're first hired

Your **benefit eligibility date**, when your coverage begins, is the first day of the month following your employment date if you work 25 hours per week. If your employment date is the first day of the month, your benefits will be effective on your employment date. You must complete your enrollment prior to your eligibility date and all required documentation must be provided prior to your benefits eligibility date. Any corrections must be made within the first 31 days of enrollment.

## If you have a life change (life event)

Certain life events like marriage, divorce, birth or adoption of a child, or a change in employment status may allow you to change your coverage during the year. If this occurs, please contact Employee Benefits within **60 days** of the event - with required documentation - to update your benefits.

## During Annual Enrollment

Annual Enrollment is your opportunity once each year to evaluate your benefit options and make selections for the following year. Benefits selected at Annual Enrollment are effective January through December.

# COVERING YOUR FAMILY

## Dependent Eligibility

	Spouse	Children	
MEDICAL	✓	✓	Until their 26th birthday unless they have access to group benefits through their own employer
DENTAL	✓	✓	Until the end of the year when they reach age 25
VISION	✓	✓	Until the end of the year when they reach age 25
LIFE INSURANCE	✓	✓	Until the end of the month when they reach age 26

**Disabled dependents:** Children who became disabled before age 26 and rely on you for support are also eligible for health coverage. Please contact Employee Benefits if this applies to you.

**Extended medical coverage:** Children ages 26-30 may be eligible for extended medical coverage; please contact Employee Benefits for details.

**Newborn medical coverage:** Newborn children of a covered family member other than a spouse (such as grandchildren) are eligible until they reach 18 months as long as the child's parent remains covered.



# FIND THE MEDICAL PLAN THAT'S BEST FOR YOU

## COMPARE YOUR OPTIONS

General Employees Only	<b>UF HEALTH DIRECT CARE</b> Integra	<b>BLUECARE 48 HMO</b> Florida Blue	<b>BLUECARE 65 HMO HDHP</b> Florida Blue	<b>BLUEOPTIONS PPO 05782</b> Florida Blue
PROVIDER CHOICE	<b>In-Network care only</b> Except in the case of a true emergency, the UF Health Direct Care plan only covers care through in-network providers. Locate network providers at <a href="http://coj.claimsbridge.com">coj.claimsbridge.com</a>	<b>In-Network care only</b> Except in the case of a true emergency, the BlueCare plan only covers care through in-network providers	<b>In-Network care only</b> Except in the case of a true emergency, the BlueCare plan only covers care through in-network providers	<b>You may use any provider you choose</b> However, you will receive better benefits and pay less for care if you use in-network providers
REFERRALS REQUIRED	No (certain specialists require referrals separate from insurance)	No, but a primary care physician (PCP) designation is required	No, but a primary care physician (PCP) designation is required	No (certain specialists require referrals separate from insurance)

### Important Terms

**Copay** – a flat fee you pay whenever you use certain medical services, like a doctor visit.

**Deductible** – the dollar amount you pay before your medical insurance begins paying deductible-eligible claims.

**Coinsurance** – the percentage of covered medical expenses you continue to pay after you've met your deductible and before you reach your out-of-pocket maximum.

**Out-of-pocket maximum** – the most you will pay during the **calendar year** for covered expenses. This includes copays, deductibles, coinsurance, and prescription drugs.

**Balance billing** – the amount you are billed to make up the difference between what your out-of-network provider charges and what insurance reimburses. **This amount is in addition to, and does not count toward your out-of-pocket maximum.**



**Denis Woods**

904.255.5570

**INTEGRA**

Group: 00857

Website: [www.integratpa.com](http://www.integratpa.com)

Phone: 1.800.959.3518

**FLORIDA  
BLUE**

Group: B3267

Website: [www.FloridaBlue.com](http://www.FloridaBlue.com)

Phone: 1.800.664.5295



# MEDICAL INSURANCE PLAN INFORMATION

General Employees Only	UF Direct Health EPO		BlueCare 48 HMO		BlueCare 65 HMO HDHP		BlueOptions 05782 PPO	
In-Network Coverage								
DEDUCTIBLE <small>DED</small>	\$750 single; \$1,500 family		\$300 per person; \$600 family max		\$1,500 single; \$3,000 family		\$750 per person; \$1,500 family max	
OUT-OF-POCKET MAXIMUM	Separate medical and pharmacy		Combined medical and pharmacy		Combined medical and pharmacy		Combined medical and pharmacy	
MEDICAL	\$1,500 single; \$3,000 family		\$2,500 per person \$5,000 family maximum		\$5,000 single coverage \$10,000 family coverage		\$6,000 per person \$12,000 family maximum	
PHARMACY	\$1,000 single; \$2,000 family							
Preventive Care	100% covered		100% covered		100% covered		100% covered	
PRIMARY DOCTOR VISIT	\$10		\$25		\$25		\$30	
SPECIALIST DOCTOR VISIT	\$30		\$35		<small>DED</small> then 30%		\$40	
INDEPENDENT LABS	100% covered		100% covered		100% covered		100% covered	
X-RAYS	<small>DED</small> then 20%		\$30		<small>DED</small> then 30%		\$35	
IMAGING: MRI / CT / PET	<small>DED</small> then 20%		\$300		<small>DED</small> then 30%		\$300	
URGENT CARE CENTER	\$25		\$30		\$25		\$35	
EMERGENCY ROOM	<small>DED</small> then 20%		\$300 then 30%		<small>DED</small> then 30%		\$300 then 30%	
INPATIENT HOSPITAL	<small>DED</small> then 20%		<small>DED</small> then 30%		<small>DED</small> then 30%		<small>DED</small> then 30%	
OUTPATIENT SURGERY	<small>DED</small> then 20%		<small>DED</small> then 30%		<small>DED</small> then 30%		<small>DED</small> then 30%	
Out-of-Network Coverage (plus balance billing)								
DEDUCTIBLE	No coverage		No coverage		No coverage		\$1,000 per person; \$2,000 fam. max	
COINSURANCE	No coverage		No coverage		No coverage		50% after deductible	
OUT-OF-POCKET MAXIMUM	No coverage		No coverage		No coverage		\$9,000 per person; \$18,000 fam. max	
PHARMACY COVERAGE								
Retail Prescriptions (up to 30 days)   Mail Order Prescriptions (90 days)								
GENERIC	\$10	\$20	\$10	\$20	\$10	\$20	\$10	\$20
PREFERRED BRAND	\$40	\$80	\$40	\$80	\$40	\$80	\$40	\$80
NON-PREFERRED	\$75	\$150	\$75	\$150	\$75	\$150	\$75	\$150





## SEEKING CARE WHEN YOUR REGULAR DOCTOR ISN'T AVAILABLE

General Employees Only	Convenience Clinic	Urgent Care	Emergency Room
	Generally staffed by a Nurse Practitioner and located inside a drugstore (Walgreens or CVS)	Urgent care centers handle non-life threatening situations, and many are staffed with doctors and nurses who have access to x-rays and labs onsite.	Emergency rooms are meant for true medical emergencies and can handle trauma, x-rays, surgical procedures and life threatening situations
OPEN HOURS	Days, evenings, weekends	Days, evenings, weekends	24 hours a day, 7 days a week
TYPICAL VISIT LENGTH	Less than 30 minutes	Less than an hour	Several hours depending on severity
YOUR COST	Primary Care copay (\$10-\$30)	Urgent Care copay (\$25 - \$35)	Deductible or copay then coinsurance
TREATMENT FOR	<ul style="list-style-type: none"> <li>• Flu and cold</li> <li>• Coughs and sore throat</li> <li>• Earaches and fevers</li> <li>• Vomiting, diarrhea, stomach pain</li> <li>• Minor cuts</li> <li>• Rashes</li> </ul> <p>Note: Most Convenience Clinics do not treat children under 2 years of age.</p>	<ul style="list-style-type: none"> <li>• Flu and cold</li> <li>• Coughs and sore throat</li> <li>• High fevers</li> <li>• Vomiting, diarrhea, stomach pain</li> <li>• Cuts and severe scrapes</li> <li>• Stitches</li> <li>• Dehydration</li> <li>• Minor broken bones</li> <li>• Minor injuries and burns</li> <li>• Rashes</li> </ul>	<ul style="list-style-type: none"> <li>• Allergic reactions to food, animal or bug bites</li> <li>• Severe broken bones</li> <li>• Chest pain</li> <li>• Constant vomiting or continuous bleeding</li> <li>• Severe shortness of breath</li> <li>• Deep wounds</li> <li>• Weakness or pain in a leg or arm</li> <li>• Head injuries</li> <li>• Unconsciousness</li> </ul>



# NEW TELEMEDICINE OPTIONS

## TELADOC

### Teladoc

Employees enrolled in one of the three Florida Blue Plans may use Teladoc.

OPEN HOURS	Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits.
TYPICAL VISIT LENGTH	Less than 30 minutes
YOUR COST	\$15 for BlueCare 48 & 65 plans. \$20 for BlueOptions 5782 plan.
WEBSITE	Teladoc.com
CALL	1-800-Teladoc (835-2362)

### SET UP YOUR ACCOUNT

Set up your account by web or mobile app.

- Online: Go to Teladoc.com and click “set up account”.
- Mobile app: Download the app and click “Activate account”. Visit [teladoc.com/mobile](https://teladoc.com/mobile) to download the app.
- Call Teladoc: Teladoc can help you register your account over the phone.

### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.

### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app.

## UF HEALTH VIRTUAL VISIT PROGRAM

### UF Health Virtual Visit Program

Employees enrolled in the UF Health Plan may use the UF Health Virtual Visit program. You have to be a current patient of a UF Health provider and have visited them in person during the last six months.

OPEN HOURS	UF Health makes health care more accessible, efficient and cost-effective through telemedicine. Virtual Visit gives you access to medical professionals remotely from your home, office or any location using your phone, tablet or computer.
TYPICAL VISIT LENGTH	Less than 30 minutes
YOUR COST	\$10 for a virtual visit with a PCP and \$30 for virtual visit with a specialist.
WEBSITE	<a href="https://UFHealthJax.org/virtual-visit">UFHealthJax.org/virtual-visit</a>
CALL	904-383-1052

### ELIGIBILITY

To begin using Virtual Visit, you must be an established UF Health patient with MyUFHealth account, accessible through the MyChart app, and have visited your UF Health provider in person at least once in the past six months. Call 904.383.1052 to check your eligibility or learn more about how to get started.

### PRIVACY AND SAFETY

Your privacy is important to us. Your visits are never recorded. The video and audio are livestreamed between only you and your provider. Your UF Health provider will document your visit in your chart the same way an in-person visit would be documented.

# READY. SET. GO365.

It's simple to get started with Go365™!

**REGISTER NOW** by downloading the **Go365 App** or visiting [Go365.com](http://Go365.com) to access your secure, password-protected Go365 account and program.

**GET REWARDED FOR YOUR HEALTHY BEHAVIORS**



## EARN POINTS

- Earn points each time you complete a verified activity or achieve a wellness goal.
- Earning points helps you work toward a higher Status Level.



## EARN BUCKS

Healthy activities accrue points **and** earn you an equivalent amount of Bucks.



## GET REWARDED

Choose rewards in the Go365 Mall. Brands include:



## Here's how many points you need to move up in Status:



**Blue**

Start here and move up!



**Bronze**

- 3 ways to get to Bronze:
- Complete at least one Health Assessment section
  - Get a Biometric Screening
  - Log a verified workout



**Silver**

**5,000**  
One adult per policy



**Gold**

**8,000**  
One adult per policy



**Platinum**

**10,000**  
One adult per policy



**GO365**

Website: [www.Go365.com](http://www.Go365.com)



# DENTAL INSURANCE

## DENTAL CARE THAT MAKES YOU SMILE

General Employees Only	Silver PPO		Gold PPO		Platinum PPO		DHMO Plan (DeltaCare)	
DENTIST CHOICE	You may use any provider you choose. However, you will receive better benefits and pay less for care if you use providers in one of the Delta Dental networks. Delta PPO: Your lowest cost for coverage. Delta Premier Network: Higher cost, no balance billing. Out-of-Network: Highest cost plus balance billing.						In-Network care only The DHMO plan requires you to choose a Delta Dental dentist as your primary care dentist.	
MAXIMUM BENEFIT	\$1,500 per person per year		\$2,000 per person per year		\$5,000 per person per year		Not applicable	
DEDUCTIBLE <div>DED</div>	\$50 per person; \$150 family max		\$100 per person; \$300 family max		\$500 per person; \$1,500 family max		Not applicable	
Delta PPO Coverage   Delta Premier and Out-of-Network coverage (Premier dentists do not balance bill)							In-network only (examples of charges)	
PREVENTIVE CARE	100% covered (no deductible)	80% covered (no deductible)	100% covered (no deductible)	100% covered (no deductible)	100% covered (no deductible)	80% covered (no deductible)	ROUTINE OFFICE VISIT (9430)	\$5
							TEETH CLEANING (1110)	No charge
BASIC SERVICES	<div>DED</div> then 20%	<div>DED</div> then 50%	<div>DED</div> then 20%	<div>DED</div> then 20%	<div>DED</div> then 20%	<div>DED</div> then 20%	FULL MOUTH X-RAYS (0330)	No charge
							FILLINGS (2140)	No charge
MAJOR SERVICES	<div>DED</div> then 50%	<div>DED</div> then 50%	<div>DED</div> then 50%	<div>DED</div> then 50%	<div>DED</div> then 50%	<div>DED</div> then 50%	EXTRACTIONS (7140)	\$5
							ENDODONTICS (3330)	\$335
ORTHODONTIA	Not covered		50%; \$2,000 lifetime maximum Waiting period - 12 months		50%; \$5,000 lifetime maximum Waiting period - 12 months		PERIODONTAL SCALING (4341)	\$50
							FULL / PARTIAL DENTURES (5110)	\$285
							CROWNS (2752)	\$295
							CHILD: \$1,900   ADULT: \$2,100	

 **Helen Mullen-Quiroz**  
904.255.5568


**DELTA  
DENTAL**

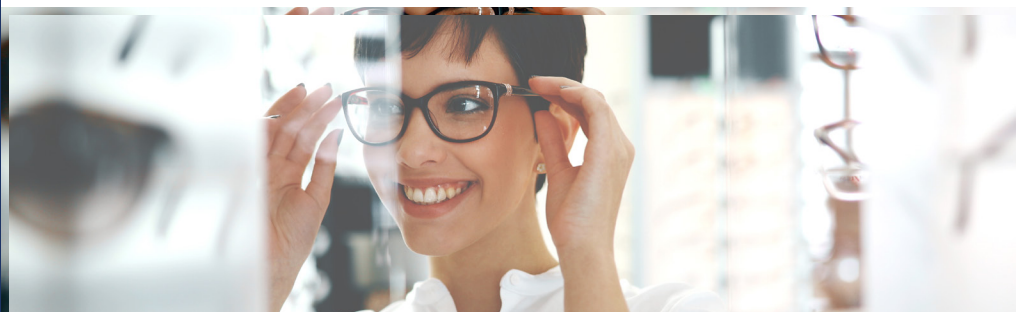
PPO Group: FL 18491  
PPO Website: [www.DeltaDental.com](http://www.DeltaDental.com)  
PPO Phone: 1.800.521.2651

DHMO Group: FL 78758  
DHMO Website: [www.DeltaDental.com](http://www.DeltaDental.com)  
DHMO Phone: 1.800.422.4234

# VISION COVERAGE

## FOCUS ON YOUR VISION

General Employees Only		Basic Plan (group 1002767)		Premier Plan (group 1002768)	
		In-Network (EyeMed Insight Network)	Out-of-Network (allowance)	In-Network (EyeMed Insight Network)	Out-of-Network (allowance)
Copays	EYE EXAMINATION	\$10 copay (12 months)	Up to \$50	\$10 copay (12 months)	Up to \$53
	MATERIALS	\$20 copay (lenses & frames)	Does not apply	\$20 copay (lenses & frames)	Does not apply
Glasses	LENSES - SINGLE	Covered after copay (24 months)	Up to \$50	Covered after copay (12 months)	Up to \$50
	LENSES - BIFOCAL	Covered after copay (24 months)	Up to \$75	Covered after copay (12 months)	Up to \$75
	LENSES - TRIFOCAL	Covered after copay (24 months)	Up to \$100	Covered after copay (12 months)	Up to \$100
	FRAMES 	\$110 allowance; 20% off balance (24 months)	Up to \$70	\$130 allowance; 20% off balance (24 months)	Up to \$70
Contacts	ELECTIVE	\$110 allowance; 15% off balance (24 months)	Up to \$105	\$130 allowance; 15% off balance (12 months)	Up to \$105
	MEDICALLY NECESSARY	Covered in full	Up to \$210	Covered in full	Up to \$210



Elective contact lenses are available instead of your glasses (lenses and/or frames) benefit.

**EYEMED**

**Group:** See chart above

**Website:** [www.eyemed.com](http://www.eyemed.com)

**Phone:** 1.866.800.5457



# FLEXIBLE SPENDING ACCOUNTS

## TAX FREE FUNDS FOR LIFE'S EXPENSES

### HEALTH AND DEPENDENT CARE

Pay for qualifying health care and dependent care expenses with tax-free money using a Flexible Spending Account (FSA), administered by

#### Health Care FSA

Pay for qualifying medical, pharmacy, dental, and vision expenses using pre-tax funds with a Health Care FSA.

<b>Contribution Maximum</b>	<b>\$2,700</b> (\$112.50 per paycheck)
<b>Time period for claims</b>	<b>January 2020 through March 15, 2021</b>
<b>Time period to submit claims</b>	<b>Through March 31, 2021</b>

#### Dependent Care FSA

Pay for qualifying dependent care on behalf of an eligible individual with pre-tax funds. Eligible individuals are typically defined as a dependent child under the age of 13 or a spouse who is physically or mentally incapable of self-care

<b>CONTRIBUTION MAXIMUM</b>	<b>\$5,000</b> (\$208.33 per paycheck) <b>\$2,500</b> if married filing separately
<b>TIME PERIOD FOR CLAIMS</b>	<b>January 2020 through March 15, 2021</b>
<b>TIME PERIOD TO SUBMIT CLAIMS</b>	<b>Through March 31, 2021</b>

#### GOOD TO KNOW:

- To be reimbursable, eligible expenses must be necessary for you and your spouse (if applicable) to work, attend school, or look for work.
- Only the amount you've contributed year to date is available at any one time.

### PARKING AND TRANSIT

Pay for qualifying commuter, transit, vanpooling, and parking expenses with tax-free money using a Commuter Benefit account administered by Discovery Benefits.

#### Transit Benefits

Save money for public transportation taken to and from work.

#### Parking Benefits

Parking passes may be purchased with your Discovery Benefits debit card, or out-of-pocket and be reimbursed via direct deposit or check from Discovery Benefits.

#### Vanpooling Benefits

Share a commute with a group of people through an official vanpooling or rideshare system (six or more adults, excluding the driver) and use your Discovery Benefits debit card to pay.

#### WILL THIS PLAN HELP YOU?

See the Commuter expenses information on [www.coj.net/benefits](http://www.coj.net/benefits) for more information on this benefit.

## DISCOVERY BENEFITS

Website [www.discoverybenefits.com](http://www.discoverybenefits.com)

Phone: 1.866.451.3399

# CARE FOR YOURSELF AND YOUR FAMILY

## EMPLOYEE ASSISTANCE PROGRAM

The City offers all full-time employees and their families a confidential Employee Assistance Program (EAP) through Health Advocate. You are automatically enrolled and have free, unlimited, **confidential** access to licensed counselors 24 hours a day, 7 days a week for assessment, short-term problem resolution, and community resource referrals.

In addition, each employee and family member can receive up to **six** face-to-face visits with a counselor for each issue each calendar year.

### Available EAP services include:

#### Core Services

General counseling for stress, depression, family issues, substance abuse, child care, work life services, educational resources, marriage counseling and elder care resources.

#### Financial Planning

Resources for investment plans, estate planning, debt reduction, retirement planning, bankruptcy, tax support, college funding, and budget management.

#### Legal Services

Referrals and discounts for services such as creating or modifying a will, consumer issues, criminal matters, traffic citations, living wills, power of attorney, separation and divorce.

#### Mediation Referrals

Referrals for divorce, child custody, estate settlement, family disputes, real estate matters, financial collections, and contractual disputes.

**HEALTH  
ADVOCATE**

Website: [www.healthadvocate.com](http://www.healthadvocate.com)

Phone: 1.877.240.6863 904.296.9436

## PARENTAL LEAVE PROGRAM

Parents employed by the City are offered **six weeks** of paid leave following the birth or adoption of a child based on the FMLA eligibility requirements.

Statistics support that paid leave can have a positive impact on the health of children and families. In addition to health benefits, there are also long-term economic benefits for both families and employers who offer paid leave. The benefit is available to both the father and mother of the child if both are City employees.

"I believe all families deserve an environment where parents and newborns get an opportunity to bond without the worry of work demands and stresses of a reduced income. This new employee benefit recognizes the importance of our employees' families, and the valuable bonding time after the birth or adoption of a child."

- Mayor Lenny Curry



**NETTIE  
GIBSON**

Phone: 904.255.5580



# LIFE INSURANCE

## COVERAGE FOR THE UNEXPECTED

### Paid for by the City

As an employee of the City of Jacksonville working at least **30 hours** per week, you are provided with life insurance and accidental death and dismemberment (AD&D) coverage at no cost to you through Standard.

#### COVERAGE AMOUNTS:

Please refer to the Certificate of Coverage for your Bargaining Unit to identify the level of coverage for you, your spouse, and your dependent child(ren).

Make sure you designate a beneficiary who will receive your life insurance benefit if you pass away while covered under this policy. Forms are available on the Compensation and Benefits website ([www.coj.net/benefits](http://www.coj.net/benefits)).

### Additional Coverage Options

#### FOR YOU

Please refer to the Certificate of Coverage for your Bargaining Unit to identify your additional life insurance coverage options through Standard.

#### FOR YOUR DEPENDENTS

If you work at least 30 hours per week, you have two life insurance options for your eligible dependents:

Option	For your Spouse	For your Child(ren)
One	\$10,000	\$5,000
Two	\$20,000	\$10,000

Children live birth to under 6 months of age: **\$1,000**

### INTRODUCING AD&D

AD&D, or Accidental Death & Dismemberment insurance, is attached to the life insurance you receive through the City of Jacksonville. Your AD&D coverage is for the same amount as your life insurance, and can pay a benefit in one of two ways, death or dismemberment.

1. **Death:** If your death is caused due to a covered accident, the AD&D benefit pays in addition to your life insurance. This is sometimes called a “double indemnity” because your beneficiary receives both the life insurance amount and the AD&D amount.
2. **Dismemberment:** If, as the result of a covered accident, you either lose a covered body part (such as a limb) or lose the function of a covered body part, you may receive a percentage of the total AD&D benefit depending on the functions that have been lost.

### PORTABILITY: IF YOU LEAVE THE CITY

If you lose eligibility for life insurance through the City due to ending your employment, retiring, or reducing your hours, you may choose to continue your life insurance coverage. Contact Standard within 31 days of the date you lose eligibility for details and to begin the process.

**STANDARD**

Group: 750973

Website: [www.standard.com](http://www.standard.com)

Phone: 1.800.628.8600

# RETIREMENT BENEFITS

## PLANNING FOR THE FUTURE

### City of Jacksonville Retirement System

The Retirement System Administrative Office administers the General Employees Pension Plan (GEPP) and the Corrections Officers Pension Plan (COPP). The office processes members' requests and retirement information, as well as services for all existing retirees.

We are dedicated to a high level of customer satisfaction and understanding of retirement benefits. Please visit <http://www.coj.net/departments/finance/retirement-system.aspx> for more information about your pension benefits.

#### Retirement System Administrative Office

City Hall, St. James Building

117 West Duval Street, Suite 330

Jacksonville, Florida 32202

Phone: **904.255.7280**

FAX: **904.588.0524**

### Jacksonville Police and Fire Pension Fund

The Jacksonville Police and Fire Pension Fund (the 'Fund') is a single-employer contributing defined benefit pension plan covering all full-time police officers and firefighters of the Consolidated City of Jacksonville. The Fund was created in 1937 and is structured as an independent agency of the City of Jacksonville. The Fund is administered solely by a five member board of trustees.

One West Adams St., Suite 100

Jacksonville, FL 32202-3616

Phone: **904.255.7373**

Fax: **904.353.8837**

General information: [Jaxpfpf@coj.net](mailto:Jaxpfpf@coj.net)



### Effective October 1, 2017

#### Per ord code 2007-1136-E§2

All new full-time employees will contribute to a defined contribution plan. For additional information, please contact Empower Retirement.

City Hall, St. James Building

117 West Duval Street, Suite 150

Jacksonville, Florida 32202

Phone: **904.255.5569**

Fax: **904.255.5565**



**EMPOWER  
RETIREMENT**

Website: [www.cojdcp.com](http://www.cojdcp.com)

Phone: 904.255.5569

## Who is Empower Retirement?

Empower Retirement was selected by the City of Jacksonville to provide administrative, education and communication services for the City of Jacksonville Deferred Compensation and Defined Contribution Retirement Plans. In conjunction with the City of Jacksonville, Empower is committed to helping you understand and evaluate your financial situation by providing you with the information you need to make sound financial decisions for many years to come. Empower Retirement believes that the journey to retirement should be as amazing as the destination. That's why everything we do is based on helping you enjoy today while you work toward your retirement. And while our name is new, our history is rich - we've been serving retirement plans for 40 years under the names of J.P. Morgan Retirement Plan Services, Putnam Investments and Great-West. We are now one, bringing the best of each to help you become better prepared for tomorrow.

# A SUMMARY OF YOUR OPTIONS

## City of Jacksonville Deferred Compensation and Defined Contribution Retirement Plans

The City of Jacksonville Deferred Compensation and Defined Contribution plans are powerful tools to help you reach your retirement dreams. As a supplement to other retirement benefits or savings that you may have, these plans allow you to save and invest extra money for retirement.

You have the opportunity to save consistently and automatically, select from a variety of investment options, and learn more about saving and investing for your financial future.

### 401(a) Defined Contribution Plan

As a full-time employee, the City of Jacksonville 401(a) Defined Contribution plan is a powerful tool to help you reach your retirement goals. This Plan allows you to enjoy a benefit from contributions that you and your employer make toward your retirement-tax deferred.

### OBRA Plan

As a part-time, seasonal or temporary employee of the City of Jacksonville, you are automatically enrolled in the City of Jacksonville OBRA plan. The OBRA plan is an alternative to social security as permitted by the federal omnibus Budget Reconciliation Act of 1990 (OBRA).

### 457(b) Deferred Compensation Plan

With the City of Jacksonville, you also have the opportunity to enroll in the 457(b) Deferred Compensation Plan as a full-time or part-time employee working over 20 hours per week. The 457(b) Plan gives you the opportunity to save and invest additional money for retirement, and potentially reduce the amount of your current federal income tax you pay each year. With the 457(b) Plan, you have the opportunity to save even more as you near retirement with additional savings options through the Age 50+ Catch-Up or the Special Catch-Up. Please note, you cannot use both the Age 50+ Catch-Up and the Special Catch-Up in the same calendar year.

In addition, you have the option to contribute to the 457(b) plan on an after-tax Roth basis or a traditional before tax basis. The Roth option locks in

today's tax rates on all contributions and any earnings are tax-free if you take a qualified distribution.

## Investment Options

A wide array of core investment options is available. Each option is explained in further detail in your Plan's fund data sheets and prospectuses, which are located on the website at [www.COJDCP.com](http://www.COJDCP.com). You may also access investment information by calling the voice response system toll free at **(855) COJ.4570 (265.4570)**. The website and the voice response system are available to you 24 hours a day, seven days a week.

## Benefits of Enrolling

Starting early and making a small change in the amount you contribute could make more of a difference at retirement. You choose the amount you want to save, and contributions are automatically deducted from your paycheck, which makes it easier to plan, save, and budget. You can change, stop, or restart your contributions at any time.

Contributing to your City of Jacksonville plan is a great way to take advantage of tax-deferred investing. Contributions to your Plan and any potential earnings on those contributions are tax-deferred until money is withdrawn. Your money can start working for you right away, and through compounding, your earnings may be even greater.

## Retirement Plan Advisors

As a participant in the city of Jacksonville Retirement plans, you have the opportunity to meet with local, dedicated retirement plan advisors who are ready to help you plan for your future by providing individual meetings and group presentations at your workplace.

To schedule a free one-on-one meeting, or for more information about enrolling in the City of Jacksonville Retirement Plans, contact your local retirement plan advisors:

**Don Wise**  
904.510.6911  
[Donald.Wise@empower-retirement.com](mailto:Donald.Wise@empower-retirement.com)

**Laura Paz**  
904.540.3489  
[Laura.Paz@empower-retirement.com](mailto:Laura.Paz@empower-retirement.com)

**Customer Service**  
(855) COJ.4570 (265.4570)  
[www.COJDCP.com](http://www.COJDCP.com)



# ANNUAL NOTICES

This section contains important information about your benefits and rights. Please read the following pages carefully and contact Employee Benefits with any questions you have.

**HIPAA Special Enrollment Rights** – If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 60 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). You will be required to submit a signed statement when other coverage is the reason for waiving enrollment originally.

In addition if you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan.

However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or obtain more information, contact Compensation & Benefits.

**Availability of Summary Health Information** – As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about your health plan option(s). This summary is in a standard format, as regulated by the Patient Protection and Affordable Care Act, to help you compare options. The standard format enables readers to conduct an apples-to-apples comparison.

We are pleased to provide you with the Summary of Benefits and Coverage (SBC) for your plan(s) along with the Health and Human Services uniform glossary that is to be paired with the SBC when distributed to employees.

The SBC(s) are available here: [www.coj.net/benefits](http://www.coj.net/benefits).

The glossary can be found here: <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/UG-Glossary-508-MM.pdf>.

A complimentary paper copy is available upon request by calling **904.255.5555**.

Participants and beneficiaries may request an electronic SBC from Compensation & Benefits.

**Women's Health and Cancer Rights Act of 1998** – If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses; and treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under this plan.

**Newborns' and Mothers' Health Act** – Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

# ANNUAL NOTICES (CONTINUED)

This section contains important information about your benefits and rights. Please read the following pages carefully and contact Employee Benefits with any questions you have.

**Patient Protection** – The disclosure is applicable to the following plan(s): Florida Blue - Bluecare 48, Florida Blue - Bluecare 65.

**Designation of Primary Care Providers:** Florida Blue generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Florida Blue at [www.floridablue.com](http://www.floridablue.com).

**Designation of Pediatricians as Primary Care Providers:** For children, you may designate a pediatrician as the primary care provider.

**Access to OBGYN without Referrals:** You do not need prior authorization from Florida Blue or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Florida Blue at [www.floridablue.com](http://www.floridablue.com).

**Wellness Program** – Go365 is a voluntary wellness program available to all full-time employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or “HRA” that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You will also be asked to complete a biometric screening, which will include a blood test for Cholesterol and Glucose testing. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of activity based points for completing various items. Although you are not required to complete the HRA or participate in the biometric screening, only employees who do so will receive points for these items.

Additional incentives of up to unlimited points per year may be available for employees who participate in certain health-related activities including step challenges, vision exams, dental exams, fitness activities, mammograms, colonoscopies, and many more, or achieve certain health outcomes including lowered cholesterol, lower risk of heart disease, diabetes, quitting smoking, losing weight, increased happiness, improved mental wellbeing, improved financial wellbeing and others.

If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting Chief of Compensation and Benefits at **904.255.5555**.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as recommended custom wellness activities. You also are encouraged to share your results or concerns with your own doctor.

## Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Humana Go365 may use aggregate information it collects to design a program based on identified health risks in the workplace, Go365 will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is Go365 in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Additional Protections are maintained by Humana Go365. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, Humana will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

# ANNUAL NOTICES (CONTINUED)

This section contains important information about your benefits and rights. Please read the following pages carefully and contact Employee Benefits with any questions you have.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Chief of Compensation and Benefits at **904.255.5555**.

**Michelle's Law** – Federal legislation known as “Michelle's Law” generally extends eligibility for group health benefit plan coverage to a dependent child who is enrolled in an institution of higher education at the beginning of a medically necessary leave of absence if the leave normally would cause the dependent child to lose eligibility for coverage under the plan due to loss of student status.

The City of Jacksonville Self-Funded Medical Plan generally permits an employee to enroll a child until the end of the calendar year in which the child turns age 30 if: the child is unmarried, the child has no dependents of his/her own, the child is a student (full-time or part-time) in any state or is a Florida resident, the child has no other health coverage, and the child is not entitled to Medicare.

Michelle's Law requires a plan to allow extended eligibility in some cases for a dependent child who would lose eligibility for plan coverage due to loss of full-time student status.

There are two definitions that are important for purposes of determining whether the Michelle's Law extension of eligibility applies to a particular child:

- “Dependent child” means a child of a plan participant who is eligible under the terms of a group health benefit plan based on his or her student status and who was enrolled at a post-secondary educational institution immediately before the first day of a medically necessary leave of absence.
- “Medically necessary leave of absence” means a leave of absence or any other change in enrollment of a dependent child from a post-secondary educational institution that begins while the child is suffering from a serious illness or injury which is medically necessary and which causes the dependent child to lose student status under the terms of the plan.

For the Michelle's Law extension of eligibility to apply, a dependent child's treating physician must provide written certification of medical necessity (i.e., certification that the dependent child suffers from a serious illness or injury that necessitates the leave of absence or other enrollment change that would otherwise cause loss of eligibility).

If a dependent child qualifies for the Michelle's Law extension of eligibility, a plan must treat the dependent child as eligible for coverage until the earlier of:

- one year after the first day of the leave of absence, or

- the date that plan coverage would otherwise terminate (for reasons other than failure to be a full-time student). dependent child on a medically necessary leave of absence is entitled to receive the same plan benefits as other dependent children covered under the plan. Further, any change to plan coverage that occurs during the Michelle's Law extension of eligibility will apply to the dependent child to the same extent as it applies to other dependent children covered under the plan.

If you have any questions regarding the information contained in this notice or your child's right to Michelle's Law extension of eligibility, contact: Chief of Compensation and Benefits at **904.255.5555**.

## **Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)**

– If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are not currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877.KIDS.NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **866.444.EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your state for more information on eligibility.**



# PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

## ALABAMA – Medicaid

<http://myalhipp.com>  
855.692.5447

## ALASKA – Medicaid

The AK Health Insurance Premium Payment Program

<http://myakhipp.com> | 866.251.4861

CustomerService@MyAKHIPP.com

Medicaid Eligibility: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

## ARKANSAS – Medicaid

<http://myarhipp.com>

855.MyARHIPP (855.692.7447)

## COLORADO – Medicaid and CHIP

Health First Colorado (Colorado's Medicaid Program)

<https://www.healthfirstcolorado.com>

Member Contact Center: 800.221.3943 | State Relay 711

Child Health Plan Plus (CHP+)

<https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>

Customer Service: 800.359.1991 | State Relay 711

## FLORIDA – Medicaid

<http://flmedicaidtplrecovery.com/hipp>

877.357.3268

## GEORGIA – Medicaid

<https://medicaid.georgia.gov/>

[health-insurance-premium-payment-program-hipp](https://www.dhhs.ga.gov/health-insurance-premium-payment-program-hipp)

678.564.1162, ext. 2131

## INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64

<http://www.in.gov/fssa/hip/> | 877.438.4479

All other Medicaid

<http://www.indianamedicaid.com> | 800.403.0864

## IOWA – Medicaid

<http://dhs.iowa.gov/Hawki>

800.257.8563

## KANSAS – Medicaid

<http://www.kdheks.gov/hcf>

785.296.3512

## KENTUCKY – Medicaid

<http://chfs.ky.gov>

800.635.2570

## LOUISIANA – Medicaid

<http://dhh.louisiana.gov/index.cfm/subhome/1/n/331>

888.695.2447

## MAINE – Medicaid

<http://www.maine.gov/dhhs/ofi/public-assistance/index.html>

800.442.6003 | TTY: Maine relay 711

## MASSACHUSETTS – Medicaid and CHIP

<http://www.mass.gov/eohhs/gov/departments/masshealth>

800.862.4840

## MINNESOTA – Medicaid

<http://mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp>

800.657.3739

## MISSOURI – Medicaid

<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>

573.751.2005

## MONTANA – Medicaid

<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>

800.694.3084

## NEBRASKA – Medicaid

<http://www.ACCESSNebraska.ne.gov>

Phone: 855.632.7633 | Lincoln: 402.473.7000 | Omaha: 402.595.1178

## NEVADA – Medicaid

<http://dhcnp.nv.gov>

800.992.0900

## NEW HAMPSHIRE – Medicaid

<https://www.dhhs.nh.gov/oii/hipp.htm>

603.271.5218 | Toll-Free: 800.852.3345, ext. 5218

## NEW JERSEY – Medicaid and CHIP

Medicaid: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid>

609.631.2392

CHIP: <http://www.njfamilycare.org/index.html>

800.701.0710

## NEW YORK – Medicaid

[https://www.health.ny.gov/health\\_care/medicaid/](https://www.health.ny.gov/health_care/medicaid/)

800.541.2831

## NORTH CAROLINA – Medicaid

<https://medicaid.ncdhhs.gov/>

919.855.4100

## NORTH DAKOTA – Medicaid

<http://www.nd.gov/dhs/services/medicalserv/medicaid>

844.854.4825

## OKLAHOMA – Medicaid and CHIP

<http://www.insureoklahoma.org>

888.365.3742

## OREGON – Medicaid

<http://healthcare.oregon.gov/Pages/index.aspx>

<http://www.oregonhealthcare.gov/index-es.html>

800.699.9075

<b>PENNSYLVANIA – Medicaid</b> <a href="http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm">http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm</a> 800.692.7462
<b>RHODE ISLAND – Medicaid</b> <a href="http://www.eohhs.ri.gov">http://www.eohhs.ri.gov</a> 855.697.4347 or 401.462.0311 (Direct RlTe Share Line)
<b>SOUTH CAROLINA – Medicaid</b> <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> 888.549.0820
<b>SOUTH DAKOTA – Medicaid</b> <a href="http://dss.sd.gov">http://dss.sd.gov</a> 888.828.0059
<b>TEXAS – Medicaid</b> <a href="http://gethipptexas.com">http://gethipptexas.com</a> 800.440.0493
<b>UTAH – Medicaid and CHIP</b> Medicaid: <a href="https://medicaid.utah.gov">https://medicaid.utah.gov</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> 877.543.7669
<b>VERMONT – Medicaid</b> <a href="http://www.greenmountaincare.org">http://www.greenmountaincare.org</a> 800.250.8427
<b>VIRGINIA – Medicaid and CHIP</b> Medicaid: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> 800.432.5924 CHIP: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> 855.242.8282
<b>WASHINGTON – Medicaid</b> <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> 800.562.3022, ext. 15473
<b>WEST VIRGINIA – Medicaid</b> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> 855.MyWVHIPP (855.699.8447)
<b>WISCONSIN – Medicaid and CHIP</b> <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a> 800.362.3002
<b>WYOMING – Medicaid</b> <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> 307.777.7531

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor**  
Employee Benefits Security  
Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
866.444.EBSA (3272)

**U.S. Department of Health  
and Human Services**  
Centers for Medicare & Medicaid  
Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877.267.2323, Menu Option 4, Ext.  
61565

OMB Control Number 1210-0137 (expires 12/31/19)

# MEDICARE D NOTICE

## IMPORTANT NOTICE FROM THE CITY OF JACKSONVILLE ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with The City of Jacksonville and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide a minimum standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The City of Jacksonville has determined that the prescription drug coverage administered by Florida Blue is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current City of Jacksonville coverage will not be affected.

If you do decide to join a Medicare drug plan and drop your current City of Jacksonville coverage, be aware that you and your dependents may not be able to get this coverage back.

### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with The City of Jacksonville and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you have 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you leave nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage:

Contact Compensation and Benefits for further information. NOTE: You'll get this notice each year. You will receive it before the next period you can join a Medicare drug plan and if this coverage through The City of Jacksonville changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You will receive a copy of the handbook in the mail from Medicare every year. You may also be contacted directly by Medicare drug plans.

### For More Information About Medicare Prescription Drug Coverage:

- Visit [www.medicare.gov](http://www.medicare.gov).
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help.
- Call **1.800.MEDICARE (1.800.633.4227)**. TTY users should call **1.877.486.2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at **1.800.772.1213** (TTY **1.800.325.0778**).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained non-creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

**Date:** January 1, 2020

**Name of Entity / Sender:** The City of Jacksonville

**Contact / Title:** Compensation and Benefits

**Address:** 117 West Duval Street, Suite 150  
Jacksonville, FL 32202

**Phone Number:** 904.255.5555

## NOTICE OF PRIVACY PRACTICES

We take your privacy seriously. You may obtain a copy of our Notice of Privacy Practices by either:

- Calling the Benefits Department at **904.255.5555**, or
- Logging onto [www.coj.net/benefits](http://www.coj.net/benefits)



This benefit summary prepared by



**Gallagher**

Insurance | Risk Management | Consulting